

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Dequria O Beric

Debtor(s)

Case No. 15-24230

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/16/2015.
- 2) The plan was confirmed on 11/13/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/08/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/23/2016, 02/01/2017.
- 5) The case was dismissed on 03/10/2017.
- 6) Number of months from filing to last payment: 15.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,550.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$21,728.18
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$21,728.18

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$0.00
Court Costs \$0.00
Trustee Expenses & Compensation \$979.76
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$979.76

Attorney fees paid and disclosed by debtor: \$1,350.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BECKET & LEE LLP	Unsecured	191.00	203.63	203.63	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	719.00	674.98	674.98	0.00	0.00
COMENITY BANK	Unsecured	1,068.00	1,002.16	1,002.16	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	154.00	244.86	244.86	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	508.00	440.02	440.02	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	4,230.00	4,373.36	4,373.36	0.00	0.00
MIDLAND CREDIT MGMT AGENT FO	Unsecured	691.00	576.19	576.19	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Secured	15,738.28	15,682.38	15,682.38	7,699.51	689.71
NISSAN MOTOR ACCEPTANCE CORP	Secured	344.17	344.17	344.17	344.17	0.00
OCWEN LOAN SERVICING LLC	Secured	21,759.91	21,759.91	21,759.91	2,668.38	714.93
OCWEN LOAN SERVICING LLC	Secured	0.00	0.00	0.00	0.00	0.00
PERSONAL FINANCE CO	Secured	600.00	600.00	600.00	600.00	0.00
PERSONAL FINANCE CO	Unsecured	NA	2,283.91	2,283.91	0.00	0.00
MEA ELK GROVE LLC/ARS ACCOUN	Unsecured	594.00	NA	NA	0.00	0.00
MED1 PEARLY WHITES DENTAL CAI	Unsecured	607.00	NA	NA	0.00	0.00
MIDWEST EMERGENCY ASSOCIATE	Unsecured	885.00	NA	NA	0.00	0.00
MIDWEST EMERGENCY ASSOCIATE	Unsecured	900.00	NA	NA	0.00	0.00
MIDWEST EMERGENCY ASSOCIATE	Unsecured	942.00	NA	NA	0.00	0.00
NORTHWEST COMMUNITY HOSPITA	Unsecured	135.00	NA	NA	0.00	0.00
NORTHWEST COMMUNITY HOSPITA	Unsecured	59.00	NA	NA	0.00	0.00
NORTHWEST COMMUNITY HOSPITA	Unsecured	58.00	NA	NA	0.00	0.00
CHASE	Unsecured	4,320.00	NA	NA	0.00	0.00
KAIZEN SYSTEMS INC/DIVERSIFIED	Unsecured	235.00	NA	NA	0.00	0.00
ILLINOIS STATE TOLLWAY	Unsecured	287.20	NA	NA	0.00	0.00
DENTALWORKS INC/ESCALLATE LL	Unsecured	3,178.00	NA	NA	0.00	0.00
DENTALWORKS INC/ESCALLATE LL	Unsecured	3,178.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
DENTALWORKS LLC/ESCALLATE LL	Unsecured	57.00	NA	NA	0.00	0.00
WELLS FARGO DEALERS SERVICES	Secured	11,901.19	11,901.19	11,901.19	7,287.81	743.91

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$21,759.91	\$2,668.38	\$714.93
Debt Secured by Vehicle	\$27,927.74	\$15,331.49	\$1,433.62
All Other Secured	\$600.00	\$600.00	\$0.00
TOTAL SECURED:	\$50,287.65	\$18,599.87	\$2,148.55
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$9,799.11	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$979.76</u>	
Disbursements to Creditors	<u>\$20,748.42</u>	
TOTAL DISBURSEMENTS :		<u>\$21,728.18</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/12/2017

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.